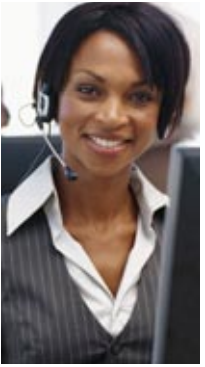




# BalanceWorks® Newsletter

December 2008 | Written by the work/life experts at **eni**



## Holiday Spending: How to Shop Smart

Buying presents, flying across the country to visit relatives, holiday dinners and parties—consumers spend more money in the three months before New Year's than at any other time of the year. In fact, retailers often make about half of their annual profit during this time, according to the National Retail Merchant's Association.

Unfortunately, most of holiday expenses will be charged on credit cards. Many people get so carried away at the holidays that they dig themselves into debt for months or even years.

To help keep your wallet and holiday cheer intact during and after the holidays, here are some tips for smart shopping.

- 1. Cut your gift list.** The easiest way to reduce how much you spend during the holidays is to exchange gifts with fewer people than you have in the past. Be honest: Aren't there a few people on your list that you question year after year?
- 2. Find alternatives to purchased gifts.** Maybe stopping cold turkey on a gift-exchange with certain people doesn't feel right. But you don't have to go overboard, and you certainly aren't obligated to buy a gift. But try being creative with alternatives: homemade treats, a coupon for your services such as babysitting, or a family photo or scrapbook.
- 3. Make a budget.** Once you've figured out who you want to buy gifts for, you will do yourself a huge favor by determining your overall budget and having a general idea of how much you want, and can afford, to spend on each person.
- 4. Spend within your budget.** Create a budget and really stick to it. This takes self-control, so you may want to enlist help. Shopping with someone who can provide the voice of reason is the best way to keep from overspending.
- 5. Get started early.** Good deals are often available before the official holiday shopping season starts on the day after Thanksgiving, or "Black Friday."
- 6. Look for good gifts that are also good buys.** Learn about the features and options available on a particular product, especially expensive items such as cameras, video equipment, sporting goods, stereos, and computers. By having the information to compare products, you can find the lowest price without sacrificing quality.
- 7. Know the store's return policies before you buy.** If what you thought was a perfect gift for your sister turns out to be not so perfect, she should be able to refund, gain credit, or exchange the gift. Make sure the return policy is printed on the receipt.
- 8. Keep records of all your purchases.** To make sure you stay on track, and so you won't be shocked by immense credit card bills after the New Year, keep all sales receipts. Receipts will also come in handy when monitoring your credit card statements.



For more information or advice on Smart Shopping, contact the work/life experts at BalanceWorks® by calling

**1.800.327.2255.**

**eni's** BalanceWorks® program is a confidential 24/7 service provided by your employer to help achieve work/life balance.



## Toy Safety Month



In lieu of the holidays, December is designated as Toy Safety Month. You may not realize how important toy safety is, especially at this time of year. Shockingly, the biggest threat to the health of children over 12 months of age is not an illness; it is accidental injury.

According to the U.S. Consumer Product Safety Commission, each year nearly 200,000 children suffer injuries from toys

that are severe enough to be treated in a hospital emergency room. Nearly 40 percent of those injured are five years old or younger. The challenge that parents face during the holidays is to find toys that their children will enjoy that are truly safe.

Here are some simple guidelines that can help the holidays be just as safe as they are enjoyable:

- Avoid toys that shoot or have parts that fly off.
- Choose toys made of durable materials with no sharp edges or points.
- Don't give young children toys with small parts. Children tend to put things in the mouth, increasing the risk of choking.
- Choose age-appropriate toys. Age labeling is provided for developmental and safety reasons.
- Select toys to suit your child's abilities, skill, and interest level.
- To avoid serious ear injury, avoid toys that make loud or shrill noises.
- Choose well-made stuffed animals. The

eyes, nose, and other small parts should be fastened securely.

- Never buy hobby kits, such as chemistry sets, for children younger than age 12.
- Look for the letters "ASTM," which indicate that a toy or product meets the national safety standards set by the American Society for Testing and Materials.

### Tips to avoid playtime mishaps:

- Explain and demonstrate how to use toys.
- Keep toys for older children away from younger ones.
- Discard packaging immediately. Sharp staples and plastic bags can cause injuries and pose safety hazards.
- Make sure children play in safe areas and, if appropriate, under supervision.
- Make a list of safety rules and share them with your children. If your children are playing with friends, remind everyone of your safety rules.
- Inspect older toys for broken or sharp edges, loose parts, and loose strings or ribbons.

Use these tips to have safe and happy holidays!

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